IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| Serial No.: 10/083,445 | |
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| Filing Date: October 19, 2001) Confirmation N | Io. 8322 |
| Group Art Unit: 3628) | |
| Examiner: Jennifer Liversedge) | |
| Attorney Docket: WRKS:005) | |
| Title: DYNAMIC PAYMENT CARDS AND) | |
| RELATED MANAGEMENT SYSTEM AND) | |
| ASSOCIATED METHODS) | |

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE ACCOMPANYING RCE

Sir:

This paper is being filed in response to the final office action mailed January 25, 2007, having a reply due date of April 25, 2007 as well as in response to the advisory action of March 22, 2007. A Request for Continued Examination and the requisite fee are included herewith. Should Applicants be mistaken as to the fee, you are authorized to charge deposit account 13-4365 for the shortfall, or credit said deposit account for any overpayment. Reconsideration of the application as amended is respectfully requested.

Amendments to the Specification There are no amendments to the specification.

Amendments to the Claims begin on page 2 of this paper.

Remarks/Argument begin on page 16 of this paper.